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PATENT
Attorney Docket No.: 020375-043700US

TOWNSEND and TOWNSEND and CREW LLP

By: /Kay Barclay/
Kay Barclay

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Justin Monk

Application No.: 10/694,924

Filed: October 27, 2003

For: METHODS AND SYSTEMS FOR
MANAGING INTEGRATED CREDIT
AND STORED-VALUE PROGRAMS

Customer No.: 20350

Confirmation No. 5090

Examiner: Shumate, Paul W.

Technology Center/Art Unit: 3693

AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed November 28, 2007, please enter the
following amendments and remarks:

Amendments to the Specification begins on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this
paper.

Remarks/Arguments begin on page 7 of this paper.